

In re:
Kenneth J. Zerambo
Debtor

Case No. 23-11426-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: Oct 19, 2023

Form ID: 155

Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2023:

Recip ID	Recipient Name and Address
db	+ Kenneth J. Zerambo, 436 McClellan Street, Philadelphia, PA 19148-1817
14782334	+ Connie Zerambo, 436 McClellan Street, Philadelphia, PA 19148-1817
14786415	+ Flagstar Bank, N.A., c/o MARK A. CRONIN, KML Law Group, P.C., 701 Market Street, Ste 5000 Philadelphia, PA 19106-1541

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14807513	Email/Text: megan.harper@phila.gov	Oct 20 2023 00:11:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14786208	^ MEBN	Oct 20 2023 00:07:58	FLAGSTAR BANK, N.A., C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14782335	^ MEBN	Oct 20 2023 00:08:06	Flagstar Bank, PO Box 619063, Dallas, TX 75261-9063
14782336	Email/Text: cashiering-administrationservices@flagstar.com	Oct 20 2023 00:11:00	Flagstar Bank, 5151 Corporate Drive, 3W-125, Troy, MI 48098-2639
14799503	+ Email/Text: cashiering-administrationservices@flagstar.com	Oct 20 2023 00:11:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
14782337	^ MEBN	Oct 20 2023 00:07:59	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 6

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2023 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Flagstar Bank N.A. bkgroup@kmllawgroup.com
ERIK MARK HELBING	on behalf of Debtor Kenneth J. Zerambo ehelbing@helbingconsumerlaw.com bk@helbingconsumerlaw.com;bkecf@helbingconsumerlaw.com;helbing.erikb132500@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARK A. CRONIN	on behalf of Creditor Flagstar Bank N.A. bkgroup@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Kenneth J. Zerambo

Debtor(s)

Chapter: 13

Bankruptcy No: 23-11426-mdc

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this October 19, 2023 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

- A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;
- B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;
- C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Magdeline D. Coleman
Chief Judge, United States Bankruptcy Court

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